

Information to identify the case:		
Debtor 1	Terry A Travers	
	First Name	Middle Name Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	
United States Bankruptcy Court District of New Jersey		
Case number: 17-13222-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Terry A Travers

5/16/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Terry A Travers
Debtor

Case No. 17-13222-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: May 16, 2022

User: admin
Form ID: 3180W

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Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2022:

Recip ID	Recipient Name and Address
db	Terry A Travers, 29 W. Greenway Walkway, Trenton, NJ 08618
lm	+ Cenlar Mortgage, PO Box 77404, Ewing, NJ 08628-6404
516654581	+ AA Bail Bonds, 210 S. Broad Street Suite A, Trenton, NJ 08608-2407
516654584	+ Capital One Bank, USA, 810 Bloomfield Ave., Caldwell, NJ 07006-6700
516654589	+ Equable Ascent Financial, LLC, c/o Corporation Service Company, 830 Bear Tavern Rd, Trenton, NJ 08628-1020
516654588	+ Equable Ascent and Financial, LLC, 830 Bear Tavern Rd, Trenton, NJ 08628-1020
516654590	+ Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56393-0001
516921217	+ New Jersey Housing and Mortgage Finance Agency, Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
516725759	+ Willow Green Townhouse Assoc., Inc., Michael Fedun, Esquire, P.O. Box 134, Belle Mead, NJ 08502-0134
516654595	+ Willow Green Townhouse Association, P.O. Box 6622, Lawrence Township, NJ 08648-0622

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 16 2022 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 16 2022 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516654582	+ Email/Text: bankruptcynotices@aarons.com	May 16 2022 20:39:00	Aarons Sales & Lease, Attn: Bankruptcy, 309 E Paces Ferry Rd Ne, Atlanta, GA 30305-2367
516654583	+ EDI: CBS7AVE	May 17 2022 00:33:00	Ashro, 1112 7th Ave, Monroe, WI 53566-1364
516746378	+ EDI: CBS7AVE	May 17 2022 00:33:00	Ashro Lifestyle, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516654586	Email/Text: BKelectronicnotices@cenlar.com	May 16 2022 20:38:00	CENLAR/Central Loan Admin & Reporting, 425 Philips Blvd, Ewing, NJ 08618
516760224	EDI: CAPITALONE.COM	May 17 2022 00:28:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516910078	+ Email/Text: bankruptcy@cavps.com	May 16 2022 20:39:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516913273	+ Email/Text: bankruptcy@cavps.com	May 16 2022 20:39:00	Cavalry SPV II, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516906213	+ EDI: AIS.COM	May 17 2022 00:28:00	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516654587	+ EDI: DCI.COM	May 17 2022 00:28:00	Diversified Consultant, P O Box 551268, Jacksonville, FL 32255-1268

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516654591	+ Email/PDF: resurgentbknotifications@resurgent.com	May 16 2022 20:40:21	LVNV Funding, Po Box 10497, Greenville, SC 29603-0497
516912851	Email/PDF: resurgentbknotifications@resurgent.com	May 16 2022 20:40:50	LVNV Funding, LLC its successors and assigns as, assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516912584	Email/PDF: resurgentbknotifications@resurgent.com	May 16 2022 20:40:21	LVNV Funding, LLC its successors and assigns as, assignee of Springleaf Financial, Services Of Indiana, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516811584	Email/PDF: resurgentbknotifications@resurgent.com	May 16 2022 20:40:37	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516654593	+ Email/Text: bankruptcydpt@mcmcg.com	May 16 2022 20:39:00	Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
516765460	EDI: Q3G.COM	May 17 2022 00:28:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
516654594	+ EDI: RMSC.COM	May 17 2022 00:28:00	Synch/Lord & Taylor, Po Box 965064, Orlando, FL 32896-5064
516872333	+ EDI: AIS.COM	May 17 2022 00:28:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516654592		Merce County Board of Social Services, 200 Woolverto Street
516654585	##+	Cenlar FSB, c/o KML Law Group, P.C., 216 Haddon Avenue, Ste.#406, Collingswood, NJ 08108-2812

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2022 at the address(es) listed below:

Name	Email Address
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Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	

District/off: 0312-3

User: admin

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docs@russotrustee.com

Brian C. Nicholas

on behalf of Creditor New Jersey Housing And Mortgage Finance Agency bnicholas@kmllawgroup.com
bkgroup@kmllawgroup.com

Candyce Ilene Smith-Sklar

on behalf of Debtor Terry A Travers njpalaw@gmail.com r56958@notify.bestcase.com

Denise E. Carlon

on behalf of Creditor New Jersey Housing And Mortgage Finance Agency dcarlon@kmllawgroup.com
bkgroup@kmllawgroup.com

Rebecca Ann Solarz

on behalf of Creditor New Jersey Housing And Mortgage Finance Agency rsolarz@kmllawgroup.com

U.S. Trustee

USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 7